

## THE BLOOMFIELD CITIZEN

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## The Valuation of Real Estate.

Recent events have shown the dissatisfaction of our people with former methods of valuing real estate. No doubt, under any assessment, complaint will arise, and it is much easier to find fault than to discover better ways. Yet when large portions of the people show uneasiness there must be substantial fault at the foundation. What, then, are the faults of the present system, and what the remedy?

In assessing property, several dangers are to be avoided; and first among these, that of making arbitrary valuations. Because a piece of property has been sold for a certain price, either above or below the market, is no reason for changing its valuation. A year or so ago, a small house and lot was bought at an astonishingly low figure, below the assessed value of neighboring property. The assessment was not reduced either on this house and lot, or those in similar location, to the disappointment of those interested. Every one sees that to reduce this valuation to sixty per cent. of the price paid would be unfair to other property.

In another case, a house costing, say, \$12,000, was built upon good property, not far from the village centre. Becoming vacant, it was held for sale at half its cost, with no takers. Shall it be assessed at \$14,000, its cost value with the lot, or \$6,000 or \$7,000, its real value? And if assessed at that, what is the real value of other property in the same neighborhood?

Again, some ten years ago, available property upon the higher parts of the township were opened for sale. Streets were laid out, large sums were spent in grading and other improvements. Houses have since been built, and neighborhoods of thrifty people gathered by private enterprise. Few lots have been sold, yet the property so lately held as farm land is now assessed as town lots at a sharp advance. Is such an assessment fair? Is it wise for towns thus to discourage improvements? Is it even justified by the facts?

A third source of danger is that arising from a continuance of old valuations. Real estate is proverbially slow to change in price. Yet it does change, and sometimes with marvellous rapidity. The opening of railroads, the laying of streets, the building of pavements and sidewalks, the introduction of gas and water, the changing habits of the people, continually depress or exalt the value of this most stable of properties. Houses and lands must be assessed at their full and fair value; what they are worth now, not last year, or the year before.

The dangers to be avoided in a measure suggest the remedy. The value of land must be determined upon a large scale; its position in the township, accessibility, use, etc. There must be no assessment according to ability to pay, but according to value. More than this, the old idea of sixty per cent. or fifty per cent., or any other per cent. of the cost price must be done away with at once and forever. It matters not what a place has cost. What is it worth, not to A. or B., the owner, but to a possible purchaser? What will it sell for at private sale, within a reasonable time—three months or six months? It matters not that your place cost three thousand five hundred (\$3,500) dollars. Can you sell it for fifteen hundred (\$1,500) dollars? If not, what can you sell it for within three months—one thousand dollars? Very well; that is its value. Upon such a method our township should be valued. Such an assessment can be sworn to as a full and fair valuation, whether it pleases the witscapes of our County Board or not. Let any thoughtful man drive through the neighboring townships; then let him examine the figures prepared by their respective assessors, and ask himself whether Bloomfield is not paying too much County and State tax. Or, let him hunt up a few individual tax bills to satisfy himself of the same difference in another way. What the people meant to emphasize at the last election was their belief that we are paying too much—our valuations are too high and too unequal. The duty of the hour is now to remove the

inequalities first; then, by careful examination at home and abroad to fix upon a just and fair valuation as suggested above. The man who will conscientiously do this work can bring it before the Board of Assessors with the assurance that it will not be scolded, voted down, or raised by arbitrary action, but will be treated fairly upon its merits.

## Paving Broad Street.

The sum of two thousand dollars was voted at the last election for the construction of roads, and it was understood that this money was intended to be used in building stone roads of a kind similar to that laid from the park to Bloomfield avenue last year. The piece referred to seems to have stood the winter frost without injury, and to be in every respect satisfactory.

There may be differences of opinion as to what streets should first be paved, but there can be no doubt that the money should be spent and the improvement made on those streets which receive the greatest amount of heavy travel, and where the public will be most benefited; and no one can be more competent to judge of this, and make a selection, than the members of the Town Committee just elected.

Some years ago proceedings were taken to lay out and straighten the line of Broad street above Park street, and extending up Bay avenue, the street to have a uniform width of sixty-six feet, but nothing was ever done towards adjusting line fences in accordance with that survey, and the road remains of uneven width and irregular outline. Property owners hesitate to lay new sidewalks, or to construct new fences, or to erect new buildings, which some day may be found not to accord with the street lines.

No portion of the town would be more benefited by stone roads than upper Broad street, but it would be a mistake to lay a stone road before the street lines are definitely fixed. The effect of paving a strip twenty or twenty-five feet wide in the middle of the road is to concentrate the travel upon this narrow strip and leave the borders on either side to grow up with weeds or grass, and thus to become a source of keeping clean and orderly.

Sixty-six feet is too great a width for a street which has a pavement in the centre; and at the present time new streets in this part of the county are being laid at a width of sixty, and in some cases even of fifty feet; and a narrow street well kept is certainly more sightly than a boulevard with a fringe of rubbish on each side.

If a new survey of upper Broad street could now be made and the road laid at a width of, say, sixty feet, we think it would receive the approval of property owners, and that some tracts which were damaged by the old line would now escape damage, or, perhaps, even receive a benefit.

The last survey an attempt was made to straighten the road as much as possible, and in this way some property lines were changed more than would seem to have been necessary. A curve is not an unsightly thing in a village street, and if a new survey shall be given to the preservation of trees and the adjustment of property lines, we are confident that a result could be reached which would be as generally satisfactory as public improvements are usually found to be.

The property owners interested are the persons to move in this matter, and we suggest to them that they appoint a committee to investigate the subject and to take measures to secure this much needed improvement.

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BLOOMFIELD SAVINGS INSTITUTION.  
Annual Statement January 1, 1885.

## Assets.

Loans on bond and mortgage.....\$65,800 00

Temporary loans, with collateral.....1,200 00

United States Bonds (Market value).....12,000 00

Interest due and accrued.....2,183 79

Cash on hand and in Bank.....6,132 18

\$88,915 97

## Liabilities.

Due depositors, including interest at 4  
per cent., this day credited.....\$83,495 41

Surplus.....\$ 4,520 56

The above is a true statement of the condition of the Bloomfield Savings Institution, on the morning of January 1, 1885.

JOSEPH K. OAKES, Vice-President,  
THOMAS C. DODD, Treasurer,  
SAMUEL CARL, JAMES W. BALDWIN, Charles Akers, Auditing Committee.

Money deposited on or before the first business day in January, April, July or October, will bear interest from those dates respectively, unless withdrawn before the next interest day. The interest days are January 1 and July 1, and the interest then credited bears interest thenceforth the same as a new deposit.

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New Opening.

## SPECIAL CARD TO LADIES.

## Stamping &amp; Embroidering, Etc.

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PRICE LIST of pure domestic fruit Wine, prepared by G. H. Bosch, East Orange, N. J.

PORT WINE, which cannot be excelled by the very finest imported (strictly pure fruit) per qt. 1.00

SHERRY, of equal quality, per qt. 1.00

Fine French Wine, imported, per quart. 1.00

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Blackberry, Wild Cherry and Peach Brandies.

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